

SUGGEST LAWS FOR INSURANCE

The Commission Agrees, After Week's Work, in Drafting Remedial Measures.

OFFER IN MANY STATES

President Will Be Asked to Commend Them in Coming Message.

CHICAGO, November 17.—Members of the insurance commission, who have been in session for the last week, drafting proposed laws for the control of life insurance throughout the country, completed their work to-day and adjourned. Sixteen new laws have been drawn up, and it is believed by the commission that they will, if adopted by the various States, correct the greater part of the abuses in the management of life insurance companies. These laws will be introduced during the next winter into legislatures of thirty-seven different States. T. E. Drake, the insurance commissioner for the District of Columbia, will submit the proposed measures to President Roosevelt in order that they may be mentioned in the forthcoming message of the President to Congress.

Laws Summarized.

The proposed new acts may be summarized as follows:

A standard policy act, which provides a series of uniform policies for use by all life insurance companies.

An annual appointment act, which requires life insurance companies either to pay annual dividends or credit the amount earned to the different policyholders. This act limits the amount of surplus which the companies are permitted to retain in their treasuries.

An act prohibiting discrimination and re-insurance between agents and policyholders.

An act prohibiting corporations from acting as agents of life insurance companies.

An act regulating the election of the directors of mutual life insurance companies.

An act prohibiting the publishing of estimates and illustrations which misrepresent the terms of any policy, or the benefits or advantages provided thereby.

An act prohibiting life insurance companies from making any kind of political contribution.

An act forbidding insurance companies from expending more than \$5,000 for any special purpose without the consent of the board of directors.

An act prohibiting life insurance companies from paying any officer a salary in excess of \$50,000 annually.

An act regulating the investment of life insurance company funds.

An act meeting the policy of the entire contract between the interested parties.

An act defining the status of the persons who solicit life insurance.

An act prohibiting life insurance companies from issuing participating and non-participating policies.

An act regulating the disbursements of life insurance companies.

An act regulating companies run on the life assessment plan.

An act regulating the retirement of capital stock of life insurance companies.

CENTRALIA PEOPLE

(Special to The Times-Dispatch.)

CENTRALIA, Va., November 17.—Mr. H. A. Wells recently purchased a tract of

Piles

Cured Quickly and Painlessly—No Risk, No Danger.

A Free Trial Package to Convince Sent by Mail to All Who Write.

Common sense is just as necessary (even more so) in medicine as in business. For we know of every day life. People are getting to know more than they used to. Not so long ago, it was the physician who prescribed a course of medicine and wind up by asking the reader to go to a drug store and buy a bottle. People don't stand for that kind of thing now. They want proof—tangible proof. They want to try the medicine first, and if they find it to be what is claimed they will be glad enough to buy and try it.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Honey Grove, Tex., R. R. 9, Box 21.

"P. S. I only used two boxes and don't think I need any more. Piles of seven months' standing."

To get a free trial package send to-day to the Pyramid Drug Co., 64 Pyramid Building, Marshall, Michigan. It will come by return mail and the results will both delight and astonish you.

J. J. McGraw, Jr.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Honey Grove, Tex., R. R. 9, Box 21.

"P. S. I only used two boxes and don't think I need any more. Piles of seven months' standing."

To get a free trial package send to-day to the Pyramid Drug Co., 64 Pyramid Building, Marshall, Michigan. It will come by return mail and the results will both delight and astonish you.

J. J. McGraw, Jr.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Honey Grove, Tex., R. R. 9, Box 21.

"P. S. I only used two boxes and don't think I need any more. Piles of seven months' standing."

To get a free trial package send to-day to the Pyramid Drug Co., 64 Pyramid Building, Marshall, Michigan. It will come by return mail and the results will both delight and astonish you.

J. J. McGraw, Jr.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Honey Grove, Tex., R. R. 9, Box 21.

"P. S. I only used two boxes and don't think I need any more. Piles of seven months' standing."

To get a free trial package send to-day to the Pyramid Drug Co., 64 Pyramid Building, Marshall, Michigan. It will come by return mail and the results will both delight and astonish you.

J. J. McGraw, Jr.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Honey Grove, Tex., R. R. 9, Box 21.

"P. S. I only used two boxes and don't think I need any more. Piles of seven months' standing."

To get a free trial package send to-day to the Pyramid Drug Co., 64 Pyramid Building, Marshall, Michigan. It will come by return mail and the results will both delight and astonish you.

J. J. McGraw, Jr.

That is why we say to every person suffering from piles or any form of rectal disease, send us your name and we will gladly send you a free trial package. For we know that the result will be. After using the trial you will get a letter from your nearest druggist and get a letter box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known.

Please excuse my delay in writing to you sooner in regard to what your Pyramid Pile Cure has done for me. I consider it one of the finest medicines in the world for piles. I suffered untold misery for four months when my wife begged me to send for a box. When it was half gone I knew I was better and it didn't take any longer to get me to send for a second box. I think I am about well now but if I feel any symptoms of a return I will order at once. I order it from the Pyramid Drug Co. to be sure of the cure. Tell all about this fine remedy for piles.

And if there is anything in this letter you want to use so. I received your letter a few days ago. Yours for a remedy like Pyramid Pile Cure.

Form-Fitting Overcoats,

in the various shades of gray, are here in numerous effects. Every one distinctive—every one superior to any shown elsewhere.

Gans-Rady Company



MISS ADA EVANS.

This fair young Virginian, who is shaping her life for a literary career, has already attained recognition in the magazines and hopes soon to be known to the literary world in a wider field.

She belongs to a distinguished family who trace their ancestry to the English Cavaliers, and she is one of the brightest and most popular of Virginia's daughters.

Miss Evans is a native of Montgomery county, and divides her time among relatives at Blacksburg, Christiansburg and Radford.

timber land near Chesterfield, of Mrs. John Glendon, of Roanoke.

The Rev. C. T. Taylor and family, of Grayson county, are guests at the home of his father, John S. Taylor.

Patrick Arnold left the past week for various points in South Carolina, in view of buying a farm and locating in the Palmetto State.

W. H. Wheelwright, of "Buckhead Springs," has returned from a business trip to Norfolk in interest of the Springs.

The Rev. T. Ryland Sanford and family, of Hampton, are visiting in the home of his father-in-law, J. S. Taylor, near Beach.

Miss Maggie Moore has returned to her home, "Bolinas," after an extended stay with relatives in Centralia.

Richard Harrison and wife were recently guests of James Harrison, the former's brother, in the village.

Hubert Duval, of Norfolk, was recently the guest of his sister, Miss Alice Duval, Charles Magill Brewery left in the past week with a party from Richmond to hunt foxes, deer, etc., on Hog Island.

Invitations have been issued for the approaching marriage of Miss Florence Carter, of Hanover county, to Mr. Samuel E. Perdue, Wednesday evening, December 5th, at 8 o'clock, in Hopewell Methodist Church, the Rev. T. R. Sanford will officiate.

Miss Estelle Collins, of the Fredericksburg College, accompanied by her friends, Miss Grace Butler and Miss Wickers, spent some time at her home here this week.

Miss Blanche Coghill, Miss T. D. Coghill, Mr. E. R. Coghill, Miss Pattie Farish, Miss Annie Broadbent, Mrs. Joel Haines and Dr. J. M. McManaway spent some time in Richmond this week, attending the annual convention of the Baptist General Association.

Mr. J. E. Vest took some of his tobacco to Lynchburg last week and got a good price for it.

Mrs. William D. Cabell and Miss Margaret Cabell were the guests of Mr. Philip Cabell, of Warriner Co., last week.

Mr. Joe McGuire returned to Lynchburg on Tuesday, after taking a week's hunt here.

Mr. Charlie Hughes and family moved to Lynchburg this week.

Mrs. Willis Anderson has a very rich child at this writing.

Mr. and Mrs. Williams and two children were visiting Mr. and Mrs. Nelson Woody on Sunday and Monday.

The first snow of the season fell here this morning about 4 o'clock.

FIRE IN WINCHESTER.

Negro Children Locked in House Saved by the Firemen.

(Special to The Times-Dispatch.)

WINCHESTER, Va., November 17.—An incendiary fire at 8 o'clock this morning destroyed a large five-story stable belonging to Robert Mitchell, at a loss of \$2,000, surrounded properly was saved by the firemen, and a little group of black pick-annies were rescued from an adjoining house, where they had been locked in by their mother before going to work.

Mother's Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

Mothers' Club.

The Valentine Mothers' Club held its monthly meeting on Thursday, and owing to the inclement weather, few members were able to be present. A special meeting has been called for Thursday next. Every member is urged to be present.

CRUSHED TO DEATH BY HEAVY TIMBER

John Whitmore, Foreman of British American Tobacco Co. Instantly Killed.

HELPING UNLOAD MACHINERY

Horses Back the Wagon and Catch Him Against Wall of Building.

(Special to The Times-Dispatch.)

FERRISBURG, Va., November 17.—Mr. John Whitmore was almost instantly crushed to death about 3 o'clock this afternoon while helping to move a big piece of machinery from a dray at the Cameron tobacco factory, at Brown and Perry Streets, now being equipped as a cigarette manufactory by the British-American Tobacco Company, which employed Whitmore as foreman at the factory.

While the machinery was being moved from the dray on a heavy plank used as a skid, the plank straightened on a level with the vehicle just as the horses backed the dray, catching Mr. Whitmore between the plank and the brick wall of the factory, crushing his chest and killing him almost instantly.

He was a man of high character and standing, and leaves a family consisting of a wife, one son and one daughter.

WELL-POSTED BURGLAR.

Kept Up on News, But Was Careless and Was Caught.

GREENWICH, CONN., Nov. 14.—Having read in the newspapers that Dr. E. H. Bristley's home at Riverside was not occupied, Patrick Tallero entered the house Friday evening and packed up such valuables as attracted his eye. He selected a Tiffany clock, some imported rugs, a fancy writing cabinet, some pottery, and paintings and fine linen.

He was carrying them off when a light he had made while at work attracted the attention of Postmaster Samuel Louden, a neighbor. Mr. Louden telephoned to Sheriff Kitch, and Constables McCumb and Morrell were sent to the place. Tallero had made one trip to his own house, a short distance away, and was back for more goods when the officers caught him.

Tallero said that he was about to get married to Rose Kelly, and was going to use the Bristley things as far as he could for the present and return them before the family returned from New York next summer.

IMPORTANT DECISION.

Circuit Court of County Will Try City Cases.

(Special to The Times-Dispatch.)

STAUNTON, Va., November 17.—Attorney J. M. Perry, for the Blue Ridge Light and Power Company, on yesterday, in the case of Potter against the company, in the Circuit Court, raised a point as to the jurisdiction of the Circuit Court of Augusta county to try a case from the city.

Judge S. H. Letcher ruled that under the present status of the court, jurisdiction, and will continue so until further legislative enactment to the contrary.

The attorneys consider this a very important decision.

ELOPED TO STAUNTON AND WERE MARRIED

(Special to The Times-Dispatch.)

STAUNTON, Va., November 17.—Mr. William Edward Thompson, of Del Ray, Va., and Miss Beale L. Brereton, of the same place, eloped to Staunton and were married last evening at the residence of Rev. A. D. R. Hancher, pastor of Christ's Lutheran Church. The bride is a beautiful young lady. Mr. Thompson is a star player on the Staunton Military football team.

Mr. Samuel H. Bowman and Miss Sarah A. Downey, of Christiansburg, Augusta county, were married yesterday. The ceremony was performed by Rev. G. W. Stover, of the United Brethren Church.

INTOXICATED NURSE DROPPED WHITE CHILD

Infant Entrusted to Care of Negro Woman Had Narrow Escape From Death.

Florence Level, a negro nurse, who was a, intoxicated that she dropped a little white child who was carrying, was fined \$5 and placed under arrest for sixty days by Justice Crumfield in Police Court yesterday morning.

Mr. Howard Taylor, a well-known young man of the city, noticed the woman on a First Street car, and when she left the car he saw her drop the child nearest under the wheels of a heavy wagon. He immediately ran to the infant and picked it up. The woman wanted the child, but after seeing her condition, Mr. Taylor refused to return it. About this time Officer Fowkes arrived, and placed her under arrest.

Charles Bearman, who said his home was in Washington, was fined \$50 for peddling goods on Mayo Street. He paid the fine with his own money, and went back to the national capital.

FATAL SHOOTING IN LUMBER SETTLEMENT

John Marlow Shot Through the Body From Behind.

(Special to The Times-Dispatch.)

BRISTOL, Va., November 17.—As a result of the discharge of two men by the foreman of the Laurel River Company, near Abingdon, Va., to-day, John Marlow was fatally shot, and a man named Anderson, was shot in the breast, but not fatally.

The discharged men started the disturbance. Marlow was shot through the body from behind. He is supposed to have been shot by a man named Gentry, who made his escape.

Anderson, who was shot in the breast, and another man, both alleged to have been implicated in the shooting, were locked up at Abingdon.

Faulkner & Warriner Co. First and Broad Streets Faulkner & Warriner Co.

Look Over This List

If you want the best bargains, the highest values, the lowest prices

When you buy, it is not a question of where you can get THE CHEAPEST GOODS, but where you can buy THE BEST GOODS at the lowest prices. A careful comparison will prove that it's to your interest to trade with us. We may not have the largest store, but we certainly sell the BIGGEST BARGAINS. Enough said! It's up to you.

Coats, Suits, Skirts, Waists, Etc.

When you buy a Ready-to-Wear Suit, and save the dressmaker's charges, the delay and annoyance of having clothes made, you naturally want to get the best you can buy for the money you have to spend. That's why it will pay you to "look over this list":

COATS

LADIES' AND MISSES' FANCY GRAY COATS, and tan covert, extra long, with velvet collars, for \$4.08.

LADIES' FANCY GRAY COATS, with straps or plaited, worth \$15.00, for \$12.48.

THREE LADIES' LONG BLACK CLOTH COATS, lined throughout with satin, fancy collars and trimmings; all samples; prices, \$17.00, \$10.00 and \$25.00.

SUITS

MISSES' AND LADIES' SUITS, in fancy gray mixtures or solid blue, black or brown Cheviot, for \$12.48.

LADIES' CLOTH SUITS, taffeta lined, very new and stylish, for \$17.00.

LADIES' FANCY SUITS, in blue, black, brown or green cloth, newest and prettiest styles of the season, \$25.00, \$20.00 and \$32.50.

SKIRTS

LADIES' BLACK, BLUE, BROWN AND GRAY WALKING SKIRTS, in many styles, for \$4.08.

LADIES' BLACK CHIFFON PANAMA SKIRTS, in entirely new cuts, worth \$12.48, for \$9.98.

WAISTS

LADIES' PLAID SILK WAISTS, in green or red, trimmed in buttons to match, for \$4.08.

LADIES' NET WAISTS, others in solid colored silk; a new lot, for \$4.08.

CHILDREN'S COATS

CHILDREN'S COATS, solid blue or brown, also fancy gray mixtures, for \$3.98.

CHILDREN'S COATS, in solid colors, with hoods, in fancy mixtures, with velvet collars, for \$4.08.